

UNITED STATES BANKRUPTCY COURT

Southern District of Ohio (Cincinnati)

In re Judith Anne Beckman
Debtor

Case No. 11-16293
Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: JPMorgan Chase Bank, NA

Court claim no. (if known): 7

Last four digits of any number you
use to identify the debtor's account: 9589

Date of payment change: Must be at least 21 days after date of this notice	<u>11/01/2013</u>
New total payment: Principal, Interest, and escrow, if any	<u>\$444.03</u>

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$208.40 New escrow payment: \$271.85

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

Current interest rate: _____

New interest rate: _____

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

I am the creditor. I am the creditor's authorized agent.
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Diana Duarte

Date 09/20/2013

Authorized Agent For Filer

Print: Diana Duarte

Title Authorized Agent For Filer

Company JPMorgan Chase Bank, N.A.

Address Chase Records Center Attn: Correspondence Mail
Mail Code LA4-5555 700 Kansas Lane
Monroe, LA 71203
Phone: 866-243-5851



10117 ECA Z 23513 C - BRE ZE
JUDITH A BECKMAN
11763 ELKWOOD DR
CINCINNATI OH 45240-2055

Escrow: Taxes and Insurance Statement

Loan Number	[REDACTED]
Statement Date	08/23/2013
Review Period	02/2012 to 10/2013
Escrow Shortage	\$456.39

Important Message

If you are in bankruptcy or have been given a discharge for your bankruptcy, this letter is for information only. This letter is not an attempt to collect a debt. It is not an attempt to collect, assess or recover all or part of the debt from you. If a bankruptcy trustee is making your payments for you, please give a copy of this statement to the trustee.

Your escrow shortage amount does not include any actual shortage that might have been included before you filed for bankruptcy.

Monthly Home Loan Payment

	Current Payment	New Payment Effective 11/01/2013
Principal & Interest	\$172.18	\$172.18
Escrow Account Deposit	\$208.40	\$233.82
Plus: Account Balancer/Shortage	\$0.00	\$38.03
Total Payment Amount	\$380.58	\$444.03

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you. **Other online bill payment service or military allotment customers:** If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Summary

Your escrow account is short **\$456.39**.

There are many possible reasons for your shortage. Some common reasons include: increases in property taxes and/or insurance premiums, tax reassessments, insurance carrier changes, due date changes, fewer than expected escrow deposits. For more information, call us at the number listed above.

Your escrow account will fall \$456.39 short of the minimum required balance of \$0.00 in the next 12 months.

You have three options to pay the shortage:**Option 1: Pay All of the shortage now.**

Use the Escrow Shortage Payment Coupon below. If you pay all of your shortage by 11/01/13, your monthly mortgage payment will be \$406.00 starting 11/01/13.

Option 2: Pay part of the shortage now.

Use the coupon below. The part you don't pay now will be divided evenly and added to your mortgage payment each month. You will see the adjusted amount due in your next statement.

Option 3: Pay nothing now.

The \$456.39 will be divided among the next 12 months. We will add \$38.03 to your monthly mortgage payments. Your new monthly payment will be \$444.03 starting 11/01/13.

▼ Please detach and return the bottom portion of this statement with your payment using the enclosed envelope. ▼



JUDITH A BECKMAN

Loan Number [REDACTED]
Statement Date 08/23/2013
Escrow Shortage \$456.39

Important: Please return this coupon with your check.



CHASE
PO BOX 9001871
LOUISVILLE KY 40290-1871

Escrow Payment Options

I understand that my taxes and/or insurance has increased and that my escrow account is short \$456.39. I have enclosed a check for:

Option 1: \$456.39, the total shortage amount. I understand that if this is received by 11/01/13 my monthly mortgage payment will be \$406.00 starting 11/01/13.

Option 2: \$ [REDACTED], part of the shortage. I understand that the rest of the shortage will be divided evenly and added to my mortgage payment each month.

Option 3: You do not need to do anything if you want to have all of your shortage divided evenly among the next 12 months.

Make your check payable to Chase and please include your loan number on your check.

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[REDACTED] 313002 00045639 00000000 00000000 00002

Balancing Your Escrow Account

There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, federal law allows us to require that you keep a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. However, the minimum balance requirement has been waived for your account.

The payments made to and from your escrow account last year help predict your account activity for next year. This year's activity also helps predict what your lowest account balance is likely to be.¹

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if we need to give you a surplus refund.

\$0.00	Your minimum required balance
\$-456.39	Your estimated lowest account balance for [REDACTED]
\$456.39	Your escrow account shortage

¹See the "Estimated Escrow Account Activity" chart in this statement.



Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$380.58. Your mortgage payment includes principal and interest \$172.18 and escrow money \$208.40.
- At the time of your last escrow account review, your expected lowest balance was \$0.00. The chart below shows that your actual lowest escrow balance was \$-3,501.84.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.

*Indicates a difference between the estimated and actual amounts.

This Year: February 2012 to October 2013

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance			\$356.99	\$-3,426.83
02/2012	Deposit	\$230.97	\$0.00 *	\$587.96	\$-3,426.83
03/2012	Deposit	\$230.97	\$952.80 *	\$818.93	\$-2,474.03
04/2012	Deposit	\$230.97	\$238.20 *	\$1,049.90	\$-2,235.83
05/2012	Deposit Withdrawal - COUNTY TAX	\$230.97 \$893.41	\$238.20 * \$893.41 *	\$1,280.87	\$-2,891.04
06/2012	Deposit Withdrawal - COUNTY TAX	\$230.97 \$1,028.81	\$238.20 * \$0.00 *	\$483.03	\$-2,652.84
06/2012	Withdrawal - HOMEOWNER IN		\$849.00 *	\$483.03	\$-3,501.84
07/2012	Deposit Withdrawal - HOMEOWNER IN	\$230.97 \$714.00	\$324.44 * \$0.00 *	\$0.00	\$-3,177.40
08/2012	Deposit	\$230.97	\$504.75 *	\$230.97	\$-2,672.65
09/2012	Deposit	\$230.97	\$345.32 *	\$461.94	\$-2,327.33
10/2012	Deposit	\$230.97	\$338.77 *	\$692.91	\$-1,988.56
11/2012	Deposit	\$230.97	\$246.15 *	\$923.88	\$-1,742.41
12/2012	Deposit Withdrawal - COUNTY TAX	\$230.97 \$911.39	\$1,119.79 * \$911.39 *	\$1,154.85	\$-1,534.01
01/2013	Deposit Withdrawal - COUNTY TAX	\$230.97 \$1,028.81	\$416.80 * \$911.39 *	\$357.01	\$-2,028.60
02/2013	Deposit		\$208.40 *	\$357.01	\$-1,820.20

(Continued)



Escrow Taxes and Insurance Statement

Loan Number	08/23/2013
Statement Date	02/2012 to 10/2013
Review Period	
Escrow Shortage	\$456.39



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 JUDITH A BECKMAN
 11763 ELKWOOD DR
 CINCINNATI OH 45240-2055

This Year: February 2012 to October 2013 (continued)

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
03/2013	Deposit	\$416.80	*	\$357.01	\$-1,403.40
04/2013	Deposit	\$208.40	*	\$357.01	\$-1,195.00
05/2013	Deposit Withdrawal - COUNTY TAX	\$208.40 \$911.39	* *	\$357.01	\$-1,897.99
06/2013	Deposit	\$416.80	*	\$357.01	\$-1,481.19
07/2013	Deposit Withdrawal - HOMEOWNER IN	\$208.40 \$983.00	*	\$357.01	\$-2,255.79
07/2013	Withdrawal - HOMEOWNER IN	\$983.00	*	\$357.01	\$-3,238.79
08/2013	Deposit	\$3,067.00	E	\$357.01	\$-171.79
09/2013	Deposit	\$208.40	E	\$357.01	\$36.61
10/2013	Deposit	\$208.40	E	\$357.01	\$245.01
Total Deposits		\$2,771.64	\$10,114.42		
Total Withdrawals		\$2,771.62	\$6,442.58		
Account Balance as of 10/2013					\$245.01

Expected Escrow Account Activity

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$233.82 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of \$-456.39 in July 2014 (highlighted below). That is \$456.39 short of your minimum required balance of \$0.00.

Next Year: November 2013 to October 2014

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				\$245.01
11/2013	Deposit	\$233.82		\$478.83	
12/2013	Deposit	\$233.82		\$712.65	
01/2014	Deposit Withdrawal - COUNTY TAX	\$233.82 \$911.39		\$35.08	
02/2014	Deposit	\$233.82		\$268.90	
03/2014	Deposit	\$233.82		\$502.72	
04/2014	Deposit	\$233.82		\$736.54	
05/2014	Deposit	\$233.82		\$970.36	
06/2014	Deposit Withdrawal - COUNTY TAX	\$233.82 \$911.39		\$292.79	
07/2014	Deposit Withdrawal - HOMEOWNER IN	\$233.82 \$983.00		\$-456.39	
08/2014	Deposit	\$233.82		\$-222.57	
09/2014	Deposit	\$233.82		\$11.25	
10/2014	Deposit	\$233.82		\$245.07	
Total Estimated Deposits		\$2,805.84			
Total Estimated Withdrawals		\$2,805.78			
Estimated Account Balance as of October 2014					\$245.07

0000001 1824 130823 Page 2 of 2



Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	\$911.39	January 14	HOMEOWNER IN	\$983.00	July 14
COUNTY TAX	\$911.39	June 14			

Total Tax and Insurance Monthly Payment Amount = \$233.82



UNITED STATES BANKRUPTCY COURT

Southern District of Ohio (Cincinnati)

Chapter 13 No. 11-16293

In re:
Judith Anne Beckman
Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on September 20, 2013, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: Judith Anne Beckman
11763 Elkwood Drive
Cincinnati, OH 45240

Debtor's Attorney: Dean Snyder
5127 Pleasant
Fairfield, Oh 45014

Trustee: Margaret A Burks
600 Vine Street
Suite 2200
Cincinnati, OH 45202

/s/ Bill Taylor
Authorized Agent